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Case 09-37709 Doc 1 Filed 10/09/09 Entered 10/09/09 12:54:18 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 38

United States Bankruptcy Court Northern District of Illinois				Voluntar	y Petition			
Name of Debtor (if individual, enter Last, First, Middle): Barber, Peter J.			Name of Joint Debtor (Spouse) (Last, First, Middle):					
All Other Names used by the Debtor in the last 8 years		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 5922	ver I.D. (ITIN) No./0	Complete EIN	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):					
Street Address of Debtor (No. and Street, City, a 1150 Berkshire Lane	and State)		Street Address of Joint Debtor (No. and Street, City, and State					
Barrington, IL	ZIPCO: 600							ZIPCODE
County of Residence or of the Principal Place of Lake	Business:		County	of Res	sidence or of th	ne Principal Pla	ace of Business:	
Mailing Address of Debtor (if different from stre	eet address):		Mailing	g Addr	ess of Joint De	btor (if differen	nt from street ad	dress):
	ZIDOO	25						ZINCODE
The Christal Christal	ZIPCOI							ZIPCODE
Location of Principal Assets of Business Debtor	(if different from st	reet address at	oove):					ZIPCODE
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check one box)  Health Care Bu Single Asset Re 11 U.S.C. § 10  Railroad  Stockbroker  Commodity Br Clearing Bank Other	eal Estate as defi 1 (51B)	,		Chapter Chapter Chapter Chapter Chapter	the Petition 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	I.S.C.	one box) etition for of a Foreign ling etition for of a Foreign
	Debtor is a tax-exempt organization under Title 26 of the United State Code (the Internal Revenue Code)			gior(6) as incurred by an				
Filing Fee (Check one box)  Full Filing Fee attached  Check one box: Chapter 11 Debtors  Debtor is a small business as defined in 11  Debtor is not a small business as defined in 11  Debtor is not a small business as defined in 11  Debtor is not a small business as defined in 11  Debtor is not a small business as defined in 11  Debtor is not a small business as defined in 11  Debtor is not a small business as defined in 11  Debtor is not a small business as defined in 11  Debtor is not a small business as defined in 11  Debtor is not a small business as defined in 11  Check if:  Debtor's aggregate noncontingent liquidate owed to insiders or affiliates) are less than 30  Check all applicable boxes  A plan is being filed with this petition.  Acceptances of the plan were solicited prep more classes, in accordance with 11 U.S.C.			fined in 11 U.S.0 s defined in 11 U.S.0 s defined in 11 U.S.1 tent liquidated determined the less than \$2,19 etition.	J.S.C. § 101(51D) ots (excluding debts 0,000				
Statistical/Administrative Information  THIS SPACE IS FOR COURT USE ONLY  Debtor estimates that funds will be available for distribution to unsecured creditors.								
Debtor estimates that, after any exempt property is of distribution to unsecured creditors.			paid, there	will be	no funds availab	ole for		
Estimated Number of Creditors  1-49 50-99 100-199 200-999	1000- 5000	5,001- 10,000	10,00 25,00		25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets  \$0 to \$50,001 to \$100,000 to \$500,001 to \$500,001 to \$100,000 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000 to \$100 million	<b>]</b> ,001	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities  \$0 to \$50,001 to \$100,001 to \$500,001 \$550,000 to \$1 million	1 \$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000, to \$100 million	,001	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	

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Voluntary Petition  (This page must be completed and filed in every case)  DOCUMENT  Page 2 of 38 Peter J. Barber					
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)					
Location Where Filed:	NONE	Case Number:	Date Filed:		
Location Where Filed:	N.A.	Case Number:	Date Filed:		
	nkruptcy Case Filed by any Spouse, Partner	<u> </u>			
Name of Debtor:	NONE	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)  [I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).  [In the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).  [In the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).					
		Signature of Attorney for Deotor(s)	Date		
Yes, and Exhibit C is attached and made a part of this petition.    No   Exhibit D					
Information Regarding the Debtor - Venue (Check any applicable box)					
₫					
There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.					
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)					
(Name of landlord that obtained judgment)					
(Address of landlord)					
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).					

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Case 09-37709 Doc 1 F	iled 10/09/09		ered 10/09/09 12:54:18	Desc Main
B1 (Official Form 1) (1/08)	Document		e 3 of 38	Page 3
<b>Voluntary Petition</b> (This page must be completed and filed in every			of Debtor(s): r J. Barber	
(This page musi be completed and filed in every	Signa		I J. Daivei	
Cianatuma(a) of Dobton(a) (Individual		lui C.	Cianatura of a Foreign D	
Signature(s) of Debtor(s) (Individual	,		Signature of a Foreign R	lepresentative
I declare under penalty of perjury that the information pro is true and correct.	•			
[If petitioner is an individual whose debts are primarily or has chosen to file under chapter 7] I am aware that I may			re under penalty of perjury that the infor	
chapter 7, 11, 12, or 13 of title 11, United States Code, un	nderstand the relief		and correct, that I am the foreign represeding, and that I am authorized to file this	
available under each such chapter, and choose to proceed [If no attorney represents me and no bankruptcy petition]	preparer signs the	(Check	conly <b>one</b> box.)	
petition] I have obtained and read the notice required by	11 U.S.C. § 342(b).	l `	•	
I request relief in accordance with the chapter of title 11, Code, specified in this petition.	United States		I request relief in accordance with chapt Code. Certified copies of the documents r attached.	
			Pursuant to 11 U.S.C.§ 1511, I request relittle 11 specified in this petition. A crecognition of the foreign main proceeding	ertified copy of the order granting
X /s/ Peter J. Barber			-	
Signature of Debtor		X_		
X		(S	ignature of Foreign Representative)	
Signature of Joint Debtor		_		
		(P	Printed Name of Foreign Representative)	)
Telephone Number (If not represented by attorney)		l _		
Date		(	Date)	
Signature of Attorney*				
X /s/ John H. Redfield			Signature of Non-Attorney Pe	etition Preparer
Signature of Attorney for Debtor(s)			are under penalty of perjury that: 1) I am	
JOHN H. REDFIELD 2298090			ined in 11 U.S.C. § 110, 2) I prepared the provided the debtor with a copy of the	
Printed Name of Attorney for Debtor(s)		and in	formation required under 11 U.S.C. § 11 ales or guidelines have been promulgate	10(b), 110(h), and 342(b); and,
John H. Redfield & Associates, P.C. Firm Name		setting	g a maximum fee for services chargeable	e by bankruptcy petition
102 S. Wynstone Park Dr, Ste 201			ers, I have given the debtor notice of the nent for filing for a debtor or accepting a	
Address		require	ed in that section. Official Form 19 is at	ttached.
North Barrington, IL 60010		<b> </b>		
947 292 1220		Printe	d Name and title, if any, of Bankruptcy	Petition Preparer
847-382-1220 Telephone Number	<del></del>	l		<del> </del>
·			l Security Number (If the bankruptcy pe the Social Security number of the officer	
Date *In a case in which § 707(b)(4)(D) applies, this signature a	also constitutes a		er of the bankruptcy petition preparer.) (	
certification that the attorney has no knowledge after an in-				
information in the schedules is incorrect.		Addr	ess	
Signature of Debtor (Corporation/Part I declare under penalty of perjury that the information pr	.nership)			
is true and correct, and that I have been authorized to file		X		
behalf of the debtor.				
The debtor requests relief in accordance with the chapter	r of title 11,	Date		
United States Code, specified in this petition.  X			nature of bankruptcy petition preparer or on, or partner whose Social Security nur	
Signature of Authorized Individual		assis	nes and Social Security numbers of all ot ted in preparing this document unless the un individual:	
Printed Name of Authorized Individual		If mo	ore than one person prepared this docum forming to the appropriate official form t	nent, attach additional sheets
Title of Authorized Individual		A bar	nkruptcy petition preparer's failure to comply	with the provisions of title 11
Date		and to	he Federal Rules of Bankruptcy Procedure mo isonment or both 11 U.S.C. §110; 18 U.S.C. §	ay result in fines or

B1 D (Official Form 1, Exhibit D) (12/08)

#### UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Peter J. Barber	Case No.
Debtor(s)	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B1 D (Official Form 1, Exh. D) (12/08) - Cont.

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3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit
counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

/s/ Peter J. Barber	
PETER J. BARBER	
	/s/ Peter J. Barber PETER J. BARBER

**B6 Cover (Form 6 Cover) (12/07)** 

#### FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	Peter J. Barber	Case No
	Debtor	(If known)

#### **SCHEDULE A - REAL PROPERTY**

Desc Main

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Land Trust (NorStar Bank successor to Harris Bank N.A.) 1150 Berkshire Barrington, IL 60010	Joint Tenancy 50% beneficial interest	J	395,000.00	204,637.84
			395,000.00	

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(Report also on Summary of Schedules.)

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Desc Main

In re	Peter I	Barber

Debtor

Case No. \_\_\_\_\_(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
<ol> <li>Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.</li> </ol>		American Chartered checking account T D Ameritrade Account - money maket account Inland Bank checking account	J H J	100.00 12,859.63 300.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Household Goods and Items - 50% interest	J	1,000.00
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Ordinary wearing apparel	Н	300.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
<ol> <li>Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.</li> </ol>	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		IRA IRA	H H	1,519.81 55,819.09
13. Stock and interests in incorporated and unincorporated businesses. Itemize.				

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In re	Peter J. Barber	Case No.
	Debtor	(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		Peter J. Barber & Associates, Inc. (accounting firm) - 100% interest	Н	5,000.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Chevrolet Conversion Van	Н	3,250.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			

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In re	Peter J. Barber	Case No.
	Debtor	(If known

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<ul> <li>30. Inventory.</li> <li>31. Animals.</li> <li>32. Crops - growing or harvested. Give particulars.</li> <li>33. Farming equipment and implements.</li> <li>34. Farm supplies, chemicals, and feed.</li> <li>35. Other personal property of any kind not already listed. Itemize.</li> </ul>	X X X X X			
		0 continuation sheets attached Tot	al	\$ 80,148.53

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In re	Peter J. Barber	Case No
	Debtor	(If known)

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

	11 U.S.C. § 522(b)(2)
$   \sqrt{} $	11 U.S.C. § 522(b)(3)

 $\hfill \Box$  Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Land Trust (NorStar Bank successor to Harris Bank N.A.)	1735 I.L.C.S 5§12-901	15,000.00	395,000.00
American Chartered checking account	735 I.L.C.S 5§12-1001(b)	100.00	100.00
IRA	735 I.L.C.S 5§12-1006	1,519.81	1,519.81
Peter J. Barber & Associates, Inc. (accounting firm) - 100% interest	735 I.L.C.S 5§12-1001(b)	0.00	5,000.00
2003 Chevrolet Conversion Van	735 I.L.C.S 5§12-1001(b) 735 I.L.C.S 5§12-1001(c)	850.00 2,400.00	3,250.00
IRA	735 I.L.C.S 5§12-1006	55,819.09	55,819.09
Household Goods and Items - 50% interest	735 I.L.C.S 5§12-1001(b)	1,000.00	1,000.00
Ordinary wearing apparel	735 I.L.C.S 5§12-1001(a)	300.00	300.00
T D Ameritrade Account - money maket account	735 I.L.C.S 5§12-1001(b)	2,050.00	12,859.63
Inland Bank checking account	735 I.L.C.S 5§12-1001(b)	300.00	300.00
	Total exemptions claimed:	79,338.90	

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B6D (Official Form 6D) (12/07)

In re	Peter J. Barber	<b>.</b> ,	Case No	
	Debtor	·	(If k	nown)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 500048			Lien: 2nd Mortgage					
American Chartered 459 S Rand Road Lake Zurich, IL 60047			Security: Land Trust				34,629.00	0.00
			VALUE \$ 395,000.00					
ACCOUNT NO. 14-09-07998								
JPMorgan Chase Bank c/o Codilis & Associates, PC 15W030 N Frontage Rd., Ste 100 Burr Ridge, IL 60527							Notice Only	Notice Only
			VALUE \$ 0.00					
ACCOUNT NO.			Lien: 1st Mortgage (arrearage \$26,295.00) Security: Land Trust (Harris Bank,					
JPMorgan Chase Bank NA P.O. Box 260180 Baton Rouge, LA 70826-0180			Barrington, IL)  VALUE \$ 395,000.00				169,945.84	0.00
0	<u> </u>			Sub	tota		\$ 204,574.84	\$ 0.00
continuation sheets attached			(Total o	f th	is pa Fotal	ige)	\$ 204,574.84	\$ 0.00

(Use only on last page) (Report also on

(Report also on (If applicable, report Summary of Schedules) also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

In re_	Peter J. Barber	, Case No.	
	Debtor		(if known)
S	SCHEDULE E - CREDITORS HOLDIN	IG UNSECURE	ED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

<b>V</b>	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.

Peter J. Barber	, Case No
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherm	nan, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or re that were not delivered or provided. 11 U.S.C. § 507(a)(7).	ental of property or services for personal, family, or household use,
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local govern	nmental units as set forth in 11 U.S.C. § 507(a)(8).
Committee and to Maintain the Comited of an Instrumed Depositions Institute	
Commitments to Maintain the Capital of an Insured Depository Instit	ution
Claims based on commitments to the FDIC, RTC, Director of the Office of T Governors of the Federal Reserve System, or their predecessors or successors, to U.S.C. § 507 (a)(9).	
☐ Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor v	vehicle or vessel while the debtor was intoxicated from using
alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	
* Amounts are subject to adjustment on April 1, 2010, and every three years the adjustment	reafter with respect to cases commenced on or after the date of

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B6F (Official Form 6F) (12/07)

In re _	Peter J. Barber	Case No
	Dobton	(If Imourn)

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Consideration: Credit card debt				
American Express Box 0001 Los Angeles, CA 90096-0001							2,813.33
ACCOUNT NO. 4023000614508617			Consideration: Credit card debt	+			
Bank of America P.O. Box 15019 Wilmington, DE 19886-5019					X		15,000.00
ACCOUNT NO. 5680302586225522	T		Consideration: Credit card debt			Н	
Chase Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153					X		15,544.00
ACCOUNT NO.	T		Consideration: Judgment of Arbitration in	$\dagger$			
HSBC c/o Freedman Anselmo 1807 W. Diehl Rd., Ste 333 Naperville, IL 60566			favor of Debtor			X	0.00
continuation sheets attached	!	0	1	Subt	otal	>	\$ 33,357.33
		V		Т	otal	>	\$ 33,357.33

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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Debtor

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(if known)

Peter J. Barber	Case No.	
	Case No.	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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In re	Peter J. Barber	Case No.			
_	Debtor		(if known)		

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

_					
<b> V</b>	Check th	is box if	f debtor	has no	codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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**B6I (Official Form 6I) (12/07)** 

The column labeled "Spouse" ifiled, unless the spouses are set	EDULE I - CURRENT INCOME must be completed in all cases filed by joint debtors and parated and a joint petition is not filed. Do not state the ffer from the current monthly income calculated on For	by every married name of any mino	debtor	, whether or not	t a joint per	tition is
Debtor's Marital	DEPENDENTS (	OF DEBTOR AND	SPOU	JSE		
Status: Married	RELATIONSHIP(S): No dependents			AGE(S):		
Employment:	DEBTOR			SPOUSE		
Occupation	Self Employed					
Name of Employer						
How long employed						
Address of Employer		1				
· · · · · · · · · · · · · · · · · · ·	ge or projected monthly income at time case filed)		I	DEBTOR	SPO	OUSE
1. Monthly gross wages, salar			\$	6,000.00	\$	0.00
(Prorate if not paid mon 2. Estimated monthly overtim	• /		\$	0.00	\$	0.00
3. SUBTOTAL			<u> </u>	6,000.00	\$	0.00
4. LESS PAYROLL DEDUCT	TIONS		Ψ_	0,000.00	Ψ	0.00
<ul><li>a. Payroll taxes and socia</li><li>b. Insurance</li><li>c. Union Dues</li><li>d. Other (Specify:</li></ul>	al security	)	\$ _ \$ _ \$ _ \$ _	1,349.00 0.00 0.00 0.00	\$ \$ \$	0.00 0.00 0.00 0.00
5. SUBTOTAL OF PAYROL	L DEDUCTIONS		\$	1,349.00	\$	0.00
6 TOTAL NET MONTHLY			\$_	4,651.00	\$	0.00
7. Regular income from opera (Attach detailed statement)	ation of business or profession or farm		\$_	0.00	\$	0.00
8. Income from real property			\$_	0.00	\$	0.00
9. Interest and dividends			\$_	0.00	\$	0.00
debtor's use or that of depe			\$_	0.00	\$	0.00
11. Social security or other go (Specify) (D)Social Secu	ırity		\$_	1,953.00	\$	0.00
12. Pension or retirement inco	ome		\$_	0.00	\$	0.00
13. Other monthly income (Specify)			\$_	0.00	\$	0.00
	THEOLIGH 12		\$_	0.00	\$	0.00
14. SUBTOTAL OF LINES 7			\$_	1,953.00	\$	0.00
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on Lines 6 and 14)		\$_	6,604.00	\$	0.00
16. COMBINED AVERAGE from line 15)	MONTHLY INCOME (Combine column totals			\$	6,604.00	
,		(Report also on Statistical Sum				

B6J (Officia <b>CE336 09 (B7</b> 0709	Doc 1	Filed 10/09/09	Entered 10/09/09 12:54:18	Desc Main
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In re Peter J. Barber	Case No	_
Debtor	own)	
SCHEDULE J - CURRENT	EXPENDITURES OF INDIVIDUA	AL DEBTOR(S)
	verage or projected monthly expenses of the debtor and the or semi-annually, or annually to show monthly rate. The average from income allowed on Form 22A or 22C.	
Check this box if a joint petition is filed and del labeled "Spouse."	otor's spouse maintains a separate household. Complete a se	parate schedule of expenditures
1. Rent or home mortgage payment (include lot rented for	or mobile home)	\$1.632.00
a. Are real estate taxes included?	Yes ✓ No	,w
b. Is property insurance included?	Yes No V	
2. Utilities: a. Electricity and heating fuel		\$219.00
b. Water and sewer		\$50.00
c. Telephone		\$75.00
d. Other Garbage		\$19.00
3. Home maintenance (repairs and upkeep)		\$200.00
4. Food		\$860.00
5. Clothing		\$200.00
6. Laundry and dry cleaning		\$20.00
7. Medical and dental expenses		\$200.00
8. Transportation (not including car payments)		\$383.00
9. Recreation, clubs and entertainment, newspapers, mag	gazines, etc.	\$100.00
10.Charitable contributions		\$0.00
11.Insurance (not deducted from wages or included in he	ome mortgage payments)	
a. Homeowner's or renter's	,	\$56.00_
b. Life		\$206.00
c. Health		\$994.00_
d.Auto		\$56.00
e. Other		\$\$
e. Other	mortgage payments)	
(Specify)		\$
13. Installment payments: (In chapter 11, 12, and 13 cas	es, do not list payments to be included in the plan)	
a. Auto		\$0.00_
b. Other <u>Home Equity</u>		\$ 90.00
c. Other		\$ 0.00
14. Alimony, maintenance, and support paid to others		\$
15. Payments for support of additional dependents not li	ving at your home	\$ 0.00
16. Regular expenses from operation of business, profes	<del>-</del> -	\$ 0.00
17. Other		\$\$
18. AVERAGE MONTHLY EXPENSES (Total lines 1-	17. Report also on Summary of Schedules and,	\$ 5,360.00
if applicable, on the Statistical Summary of Certain Liab	a transfer of the second of th	3,500.00
* *	asonably anticipated to occur within the year following the	filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

c. Monthly net income (a. minus b.)

a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above  $\,$ 

B6 Summary (Official Form 6 - Summary) (12/07)

### United States Bankruptcy Court

Northern District of Illinois

n re		Case No.	0.	
	Debtor			
		Chapter	13	

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

#### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 395,000.00		
B – Personal Property	YES	3	\$ 80,148.53		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	1		\$ 204,574.84	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	1		\$ 33,357.33	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 6,604.00
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 5,360.00
тот	ΓAL	13	\$ 475,148.53	\$ 237,932.17	

# 

In re	Peter J. Barber	Case No.	
	Debtor		
		Chapter	13

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

#### **State the Following:**

Average Income (from Schedule I, Line 16)	\$ 6,604.00
Average Expenses (from Schedule J, Line 18)	\$ 5,360.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 6,000.00

#### State the Following:

State the Following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 33,357.33
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 33,357.33

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Peter J. Barber

In re

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Debtor

Case No. (If known)

	DER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR  read the foregoing summary and schedules, consisting of15 sheets, and that they
are true and correct to the best of my knowledge, inform	mation, and belief.
Date	Signature:/s/ Peter J. Barber
Date	Debtor:
Date	Signature: Not Applicable (Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE OF 1	NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with a copy of 110(h) and 342(b); and, (3) if rules or guidelines have been	akruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for of this document and the notices and information required under 11 U.S.C. §§ 110(b), en promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable notice of the maximum amount before preparing any document for filing for a debtor or tion.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
	me, title (if any), address, and social security number of the officer, principal, responsible person, or partne
Address X	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals who prepared to the security numbers of all other individuals who prepared to the security numbers of all other individuals who prepared to the security numbers of all other individuals who prepared to the security numbers of all other individuals who prepared to the security numbers of all other individuals who prepared to the security numbers of all other individuals who prepared to the security numbers of all other individuals who prepared to the security numbers of all other individuals who prepared to the security numbers of all other individuals who prepared to the security numbers of all other individuals who prepared to the security numbers of all other individuals who prepared to the security numbers of all other individuals who prepared to the security numbers of the	pared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
f more than one person prepared this document, attach additional si	igned sheets conforming to the appropriate Official Form for each person.
bankruptcy petition preparer's failure to comply with the provisions of t 8 U.S.C. § 156.	itle 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110
DECLARATION UNDER PENALTY OF	F PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the [the	president or other officer or an authorized agent of the corporation or a member  [corporation or partnership] named as debtor
n this case, declare under penalty of perjury that I have re	[corporation or partnership] named as debtor ead the foregoing summary and schedules, consisting ofsheets (total d correct to the best of my knowledge, information, and belief.
Date	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a par	tnership or corporation must indicate position or relationship to debtor.]

#### Case 09-37709

#### Doc 1 Filed 10/09/09 Entered 10/09/09 12:54:18 Desc Ma UNITED STATES BANKRUPTCY COURT

NITED-STATES BANKRUPTCY CO

In Re	Peter J. Barber	Case No
		(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### ${\bf 1.} \ \ {\bf Income\ from\ employment\ or\ operation\ of\ business}$

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT		SOURCE
2009(db)	57,000.00	Employment	
2008(db)	81,771.00	Employment	
2007(db)	51,748.00	Employment	
2009(nfs)			
2008(nfs)			
2007(nfs)			

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2007 (db) 1,925.00 Dividend Income for 2007 2008(db) 1,848.00 Dividend Income for 2008

None

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Discover Card P.O. Box 6103 Carol Stream, IL 60197-6103	October 2009	\$11,650.27	\$0.00
Chase Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153	October 2009	\$5,000.00	\$0.00
Chase Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153	October 2009	\$5,911.20	\$0.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

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c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

d

4. Suits and administrative proceedings, executions, garnishments and attachments

None

A

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Atlantic Credit & Finance et al v. Peter J. Barber Case No. 09AR 00352	Civil Matter	Circuit Court, 19th Judicial Circuit, Lake County, Illinois	Judgment on Arbitration Award in favor of Defendant
American Express Centurion Bank v. Peter Barber Case No. 09SC8476	Civil Matter	Circuit Court, 19th Judicial Circuit, Lake County, Illinois	Pending
Discover Bank v. Peter Barber Case No. 08AR1023	Collection	Circuit Court, 19th Judicial Circuit, Lake County, Illinois	Satisfied
JPMorgan Chase Bank v. Peter J. Barber Case No. 09CH01260	Civil Action - Foreclosure	Circuit Court, 19th Judicial circuit, Lake County, Illinois	Pending

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

John H. Redfield John H. Redfield & Associates, P.C. 102 S. Wynstone Park Dr, Ste 201 North Barrington, IL 60010 September 2009

\$1,000.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

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If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE ENVIRONMENTAL LAW

NAME

	SITE NAME AND ADDRES	S O	NAME AND ADDRESS F GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
None	Law with res	pect to which the	nistrative proceedings, including debtor is or was a party. Indicate ceeding, and the docket number.		
		O ADDRESS MENTAL UNIT	DOCKET NUMBE	R STA	ATUS OR DISPOSITION
	18. Nature, lo	cation and name o	f business		
None	businesses, a	nd beginning an	ividual, list the names, addresses d ending dates of all businesses re of a corporation, partnership,	in which the debtor wasole proprietorship, or w	as an officer, director, vas self-employed in a
	trade, profes commencem- within the six If the debtor and beginnin of the voting If the debtor businesses, a	sion, or other a ent of this case, of years immediate is a partnership, I g and ending date or equity securit r is a corporation of beginning and	ctivity either full- or part-time or in which the debtor owned 5 poly preceding the commencement of the state of all businesses in which the destance, within the six years immediate on, list the names, addresses, to dending dates of all businesses or equity securities within the six years.	identification numbers, nebtor was a partner or owely preceding the commentary identification in which the debtor was	ature of the businesses, yned 5 percent or more cement of this case.  Imbers, nature of the a partner or owned 5
NA	trade, profes commencem within the six If the debtor and beginnin of the voting If the debto businesses, a percent or moof this case.  ME LAS SOC OTT	sion, or other a ent of this case, of years immediate is a partnership, I g and ending date or equity securit r is a corporation of beginning and	r in which the debtor owned 5 poly preceding the commencement of last the names, addresses, taxpayer as of all businesses in which the dees, within the six years immediated on, list the names, addresses, to dending dates of all businesses or equity securities within the six years of ADDRESS OR ALL D.	identification numbers, numbers appayer identification numbers	ature of the businesses, yned 5 percent or more cement of this case.  Imbers, nature of the a partner or owned 5

ADDRESS

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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, record and financial statements

None

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

#### 20. Inventories

None |

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

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None

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

**ADDRESS** 

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distribution by a corporation

None

If the debtor is a partnership or a corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

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#### 24. Tax Consolidation Group

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date

Signature of Debtor

/s/ Peter J. Barber

PETER J. BARBER

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0 continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. \$152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
If the bankruptcy petition preparer is not an individual, state the name, title (if any), ad partner who signs this document.	ldress, and social security number of the officer, principal, responsible person, or
Address	
X	
Signature of Bankruptcy Petition Preparer	Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

#### UNITED STATES BANKRUPTCY COURT

#### Northern District of Illinois

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

#### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

this notice required by § 342(b) of the Bankruptcy Code.

Security number is provided above.

Peter J. Barber	X/s/ Peter J. Barber
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X
	Signature of Joint Debtor (if any) Date

American Chartered 459 S Rand Road Lake Zurich, IL 60047

American Express Box 0001 Los Angeles, CA 90096-0001

Bank of America P.O. Box 15019 Wilmington, DE 19886-5019

Chase Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153

HSBC c/o Freedman Anselmo 1807 W. Diehl Rd., Ste 333 Naperville, IL 60566

JPMorgan Chase Bank c/o Codilis & Associates, PC 15W030 N Frontage Rd., Ste 100 Burr Ridge, IL 60527

JPMorgan Chase Bank NA P.O. Box 260180 Baton Rouge, LA 70826-0180

B203 12/94

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United States Bankruptcy Court Northern District of Illinois

	In re Peter J. Barber	Case No.	
		Chapter 13	
	Debtor(s)	1	
	DISCLOSURE OF COMPENSATION O	F ATTORNEY FOR DEBTOR	
a	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certing that compensation paid to me within one year before the filing endered or to be rendered on behalf of the debtor(s) in contempla	of the petition in bankruptcy, or agreed to be paid to me, for ser	
F	or legal services, I have agreed to accept	\$3,226.00	
	Prior to the filing of this statement I have received		
ı	Balance Due	\$\$,	
2.	The source of compensation paid to me was:		
	☑ Debtor ☐ Other (specify)		
3.	The source of compensation to be paid to me is:		
	☑ Debtor ☐ Other (specify)		
	I have not agreed to share the above-disclosed compensation iates of my law firm.	n with any other person unless they are members and	
of my	I have agreed to share the above-disclosed compensation will law firm. A copy of the agreement, together with a list of the name	th a other person or persons who are not members or associated of the people sharing in the compensation, is attached.	es
5.	In return for the above-disclosed fee, I have agreed to render lega	I service for all aspects of the bankruptcy case, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advices.</li> <li>b. Preparation and filing of any petition, schedules, statements of c. Representation of the debtor at the meeting of creditors and content of the debtor at the meeting of creditors.</li> </ul>	affairs and plan which may be required;	ıptcy;
6. Doe	By agreement with the debtor(s), the above-disclosed fee does r s not include representation in adversary and contested ma	<u> </u>	
	050	TIFICATION	
		TIFICATION	
	I certify that the foregoing is a complete statement of any a debtor(s) in the bankruptcy proceeding.	greement or arrangement for payment to me for representation	of the
		/s/ John H. Redfield	_
	Date	Signature of Attorney	_
		John H. Redfield & Associates, P.C.	

Name of law firm